

**IN THE CLAIMS:**

Please cancel Claims 1-20, without prejudice, and please add new Claims 21-40 as provided in the following Listing of Claims:

**Listing of Claims:**

Claims 1-20. (Canceled)

Claim 21. (New) An apparatus, comprising:

a processing device, wherein the processing device is associated with a vendor or seller, wherein the processing device processes information regarding a transaction involving an individual and the vendor or seller regarding at least one of a good, a product, a service, a security, a bond, a commodity, and a derivative, wherein the processing device generates a first message, wherein the first message contains transaction confirmation information, and further wherein the processing device generates a second message, wherein the second message contains information for providing the individual with notice of the existence of the first message;

a memory device, wherein the memory device stores the first message;

a transmitter, wherein the transmitter transmits the second message to a first communication device associated with the individual; and

a receiver, wherein the receiver receives a request to receive the first message, wherein the request is transmitted from the first communication device or from a second communication device associated with the individual, and further wherein the apparatus transmits the first message to the first communication device or to the second communication device in response to the request.

Claim 22. (New) The apparatus of Claim 21, wherein the apparatus is a vendor computer or seller computer.

Claim 23. (New) The apparatus of Claim 21, wherein the first communication device or the second communication device is at least one of a home computer or personal computer.

Claim 24. (New) The apparatus of Claim 21, wherein the first communication device or the second communication device is a wireless device.

Claim 25. (New) The apparatus of Claim 21, wherein the first communication device or the second communication device is at least one of a videophone, a beeper, a pager, and a 3G phone.

Claim 26. (New) The apparatus of Claim 21, wherein the first communication device or the second communication device is an interactive television.

Claim 27. (New) The apparatus of Claim 21, wherein the first message contains text information and audio information.

Claim 28. (New) The apparatus of Claim 21, wherein the first message contains text information and video information.

Claim 29. (New) The apparatus of Claim 21, wherein the first message contains a promotional message or advertising message.

Claim 30. (New) The apparatus of Claim 21, wherein the processing device processes an information request regarding the

at least one of a good, a product, a service, a security, a bond, a commodity, and a derivative, and generates a third message containing a response to the information request, wherein the apparatus transmits the third message to the first communication device or to the second communication device.

Claim 31. (New) The apparatus of Claim 21, wherein the transaction involves at least one of a good, a product, and a service.

Claim 32. (New) The apparatus of Claim 21, wherein the transaction involves at least one of a security, a bond, a commodity, and a derivative.

Claim 33. (New) The apparatus of Claim 21, wherein the second message is transmitted on or over at least one of the Internet and the World Wide Web.

Claim 34. (New) The apparatus of Claim 21, wherein the second message is transmitted on or over a wireless network.

Claim 35. (New) The apparatus of Claim 21, wherein the second message is transmitted in at least one of an

electronic transmission, an instant message, a telephone message, a facsimile transmission, and a beeper or pager message.

Claim 36. (New) The apparatus of Claim 21, wherein the apparatus provides for a real-time voice communication between the individual and a vendor's representative.

Claim 37. (New) The apparatus of Claim 21, wherein the first message contains a link or hyperlink for allowing the individual to effectuate a bill payment.

Claim 38. (New) The apparatus of Claim 21, wherein the processing device generates a promotional message or advertising message containing at least one of an audio clip, a video clip, and an audio/video clip.

Claim 39. (New) The apparatus of Claim 21, wherein the apparatus stores a plurality of first messages for the individual.

Claim 40. (New) An apparatus, comprising:

a processing device, wherein the processing device is associated with a vendor or seller, wherein the processing device

processes information regarding a transaction involving an individual and the vendor or seller regarding at least one of a security, a bond, a commodity, and a derivative, wherein the processing device generates a first message, wherein the first message contains transaction confirmation information, and further wherein the processing device generates a second message, wherein the second message contains information for providing the individual with notice of the existence of the first message;

a memory device, wherein the memory device stores the first message;

a transmitter, wherein the transmitter transmits the second message to a first communication device associated with the individual on or over at least one of the Internet and the World Wide Web, and further wherein the first communication device is a wireless device; and

a receiver, wherein the receiver receives a request to receive the first message, wherein the request is transmitted from the first communication device or from a second communication device associated with the individual, and further wherein the apparatus transmits the first message to the first communication device or to the second communication device in

response to the request, and further wherein the first message is transmitted on or over at least one of the Internet and the World Wide Web.